Case 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main

B1 (Official Form 1) (4/13)	D	<u>ocumen</u>	t ຼP	age 1 of	43	- Inches		
NOF	United States THERN DISTRI	-	•				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Mi	ddle):	······································	N	ame of Joint De	ebtor (Spou	se)(Last, First, Middle):	
Abdallah, Azzam R				bdallah,	Mervat	F		
All Other Names used by the Debtor in the la	st 8 years					loint Debtor in th	e last 8 years	
(include married, maiden, and trade names): NONE				iclude married, m	aiden, and trad	e names):	ř	
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.	D. (ITIN) No./Complet	e EIN	La	st four digits of S	oc. Sec. or Ind	vidual-Taxpayer I.I	D. (ITIN) No./Comple	te EIN
(if more than one, state all): 7747				more than one, stat				······································
Street Address of Debtor (No. & Street, City, 9125 Mansfield Dr	and State):			reet Address of 125 Mansfi		(No. & Street	, City, and State):	
Tinley Park, IL		ZIPCODE	T:	inley Park	, IL			ZIPCODE
		60487						ZIPCODE 60487
County of Residence or of the Principal Place of Business: Cook				ounty of Reside incipal Place of		Cook		
Mailing Address of Debtor (if different from s	treet address):		M	ailing Address	of Joint Debt	or (if different	from street address):	***
SAME			SAM	Œ				
		ZIPCODE						ZIPCODE
Location of Principal Assets of Business Debt (if different from street address above): NOT APF	or LICABLE							ZIPCODE
Type of Debtor (Form of organization)	Nature of	Business		Chapter	of Bankrupt	cy Code Under	Which the Petition	n is Filed
(Check one box.)	(Check one bo	•		Chapter 7	(Check on	´	apter 15 Petition fo	r Dogganition
☐ Individual (includes Joint Debtors)	Health Care Busin			Chapter 9			apter 13 Fetition to a Foreign Main Pro	
See Exhibit D on page 2 of this form.	in 11 U.S.C. § 10		ed	Chapter 1		Ch	apter 15 Petition fo	r Recognition
Corporation (includes LLC and LLP)	Railroad	- ()		Chapter 12 Chapter 13 Chapter 13 Chapter 13 Chapter 13 of a Foreign Nonmain Proceeding				
Partnership	Stockbroker				Nature of	Debts (Chec	k one box)	
Other (if debtor is not one of the above entities, check this box and state type of	Commodity Broke	er	D			umer debts, defin	-	s are primarily
entity below	Clearing Bank					"incurred by an personal, family		ness debts.
	Other			or househole		·	,	
Chapter 15 Debtors	Tax-Exen (Check box, i				Chap	ter 11 Debtors:		
Country of debtor's center of main interests:	Debtor is a tax-ex		l	eck one box:				
Each country in which a foreign proceeding by,	under Title 26 of		ᆲ				.S.C. § 101(51D). ned in 11 U.S.C. § 1	(01/517)
regarding, or against debtor is pending:	Code (the Interna	Revenue Code		Debtor is not a	Siliali Dusilic	ss deolor as dem	ied iii 11 0.5.C. g 1	V1(31D).
Filing Fee (Check	one box)		Ch	eck if:				
Full Filing Fee attached	one box)			Debtor's aggre	gate nonconti	ngent liquidated) are less than \$2	debts (excluding de,,490,925 (amount st	bts
Filing Fee to be paid in installments (applicable t	*/			on 4/01/16 and e	very three yea	rs thereafter).	, 120,220 (amount 5)	roject to dayusimem
attach signed application for the court's considera is unable to pay fee except in installments. Rule			Ch	 ieck all applica	ahla hayası			
_				A plan is bein		his petition		
Filing Fee waiver requested (applicable to chapte attach signed application for the court's considera				Acceptances of the plan were solicited prepetition from one or more				
				classes of cred	litors, in acco	rdance with 11 U	J.S.C. § 1126(b).	
Statistical/Administrative Information					**************************************		THIS SPACE IS FOR	COURT USE ONLY
Debtor estimates that funds will be available for	distribution to unsecur	ed creditors.						
Debtor estimates that, after any exempt property distribution to unsecured creditors.	is excluded and admin	istrative expense	es paid, the	re will be no fund	ls available for			
Estimated Number of Creditors								
	1,000	[10.001	25,001-	50.001	Over		
1-49 50-99 100-199 200-99	9 1,000- 5,000		10,001- 25,000	50,000	50,001- 100,000	Over 100,000		
Estimated Assets So to \$50,001 to \$100,001 to \$500,0								
\$0 to \$50,001 to \$100,001 to \$500,00 \$50,000 \$100,000 \$500,000 to \$1	01 \$1,000,001 to \$10		\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion		
millior Estimated Liabilities	million	million	million	million				
Estimated Liabilities	01 51000 001	□ I		<u></u>	5500 000 000			
\$0 to \$50,001 to \$100,001 to \$500,00 \$50,000 \$100,000 \$500,000 to \$1	01 \$1,000,001 to \$10		\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion	More than \$1 billion		

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FORM R

B1 (Official Form 1) (4/13)	ent Page 2 of 45	FORM B1, Page 2
Voluntary Petition	Name of Debtor(s):	
(This page must be completed and filed in every case)	Azzam R Abdallah and	
	Mervat F Abdallah	
All Prior Bankruptcy Cases Filed Within Last 8 Ye		
Location Where Filed:	Case Number:	Date Filed:
NONE		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than one, atta	ch additional sheet)
Name of Debtor:	Case Number:	Date Filed:
NONE		
District:	Relationship:	Judge:
Exhibit A	Ex	nibit B
(To be completed if debtor is required to file periodic reports	(To be completed if de	
(e.g., forms 10K and 10Q) with the Securities and Exchange	whose debts are prima	
Commission pursuant to Section 13 or 15(d) of the Securities	I, the attorney for the petitioner named in the f	oregoing petition, declare that I
Exchange Act of 1934 and is requesting relief under Chapter 11)	have informed the petitioner that [he or she] m	• • • • • • • • • • • • • • • • • • • •
	or 13 of title 11, United States Code, and have	- //
	each such chapter. I further certify that I have	delivered to the debtor the notice
	required by 11 U.S.C. §342(b).	4
Exhibit A is attached and made a part of this petition	X Manual Man	
	Signature of Attorney for Debtor(s)	Date
	Exhibit C	онильных пинкатическах вин выпубліку (1906-1904-1906-1904-1908-1904-1906-1906-1906-1906-1906-1906-1906-1906
Described delicer and the control of		4
Does the debtor own or have possession of any property that poses or is alleg or safety?	ed to pose a threat of infinitent and identifiable if	arm to public nearm
Yes, and exhibit C is attached and made a part of this petition.		
⊠ No		
	Exhibit D	
(To be completed by every individual debtor. If a joint petition is filed, each	spouse must complete and attach a separate Exhib	oit D.)
Exhibit D, completed and signed by the debtor, is attached and made	part of this petition.	
If this is a joint petition:		
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.	
	Regarding the Debtor - Venue k any applicable box)	
Debtor has been domiciled or has had a residence, principal place of bus		ys immediately
preceding the date of this petition or for a longer part of such 180 days the There is a bankruptcy case concerning debtor's affiliate, general partner,		
		4. 5
Debtor is a debtor in a foreign proceeding and has its principal place of the place of the principal place of the principal place of the principal place of the place of the place of the place of the place o		
principal place of business or assets in the United States but is a defendant the interests of the parties will be served in regard to the relief sought in		urtj in this District, or
•	Resides as a Tenant of Residential Property	removement and the second seco
·	applicable boxes.)	
Landlord has a judgment against the debtor for possession of debto	r's residence. (If box checked, complete the follow	ving.)
	(Name of landlord that obtained judgn	nent)
	(Address of landlord)	
	,	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessic		
Debtor has included with this petition the deposit with the court of period after the filing of the petition.	any rent that would become due during the 30-da	y
Debtor certifies that he/she has served the Landlord with this certif	ication. (11 U.S.C. § 362(I)).	

Case 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main B1 (Official Form 1) (4/13) FORM B1, Page 3 Document Page 3 of 43 Name of Debtor(s) Voluntary Petition Azzam R Abdallah and (This page must be completed and filed in every case) Mervat F Abdallah **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. Signature of Debtor (Signature of Foreign Representative) (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Date Signature of Aftorney Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document Thomas M. Britt 6200940 and the notices and information required under 11 U.S.C. §§ 110(b), 110 Printed Name of Attorney for Debtor(s) (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services Law Offices of Thomas M. Britt, P.C. bankruptcy petition preparers, I have given the debtor notice of the Firm Name maximum amount before preparing any document for filing for a debtor 7601 W. 191st Street or accepting any fee from the debtor, as required in that section. Official Address Form 19 is attached. Suite 1W Tinley Park, IL 60487 Printed Name and title, if any, of Bankruptcy Petition Preparer (815)464-5533 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge Address after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

٠.	Signature of Authorized Individual
	Organica Control Lee and Tradity
•	Printed Name of Authorized Individual
-	Title of Authorized Individual

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

in re Azzam R Abdallah	Case No.
and	(if known)
Mervat F Abdallah	
Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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Must be accompanied by a motion for determination for determination for determination for determination for determination in the following formula	ned in 11 U.S.C. § 109 (h)(4) as impai ealizing and making rational decisions ed in 11 U.S.C. § 109 (h)(4) as physic	red by reason of mental illness or mental defici with respect to financial responsibilities.); ally impaired to the extent of being unable, after person, by telephone, or through the Internet.);	r
5. The United States trustor of 11 U.S.C. § 109(h) does not apply in the	• •	termined that the credit counseling requiremen	t
I certify under penalty of perjury	that the information provided abo	ove is true and correct.	
Signature	e of Debtor:		
Date:	1/22/19	AZZAM R. ABDALLAH	

B 1D (Official For @ 3, SE @ illi 45) 43 109 70

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Case No. Chapter 7

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

in re Azzam R Abdallah		
and		
Mervat F Abdallah		
	Debtor(s)	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit briefing.

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	4. I am not required to rec	eive a credit co	unseling briefing becaus	e of: [Check the applicable statement]		
[Must be accom	panied by a motion for dete	rmination by th	e court.]			
	Incapacity. (Defin	ed in 11 U.S.C	. § 109 (h)(4) as impaire	d by reason of mental illness or mental defici	ency	
				th respect to financial responsibilities.);	·	
	Disability. (Define	d in 11 U.S.C.	§ 109 (h)(4) as physical	y impaired to the extent of being unable, after	r	
reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);						
	Active military dut	y in a military c	ombat zone.			
	5. The United States truste	ee or bankrupto	y administrator has dete	rmined that the credit counseling requiremen	t	
of 11 U.S.C. §	109(h) does not apply in thi	s district.				
I certify under penalty of perjury that the information pro∳ided above is true and correct.						
Signature of De	eptor: Mu	MILANI	alak 2			
Date:	122/14	WE	LVAT F. ABD	ALLAH		

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

<u>Chapter 12</u>: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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United States Bankruptcy Court

NORTHERN District Of ILLINOIS

In re Azzam R Abdallah Case No. and Chapter ⁷ Mervat F Abdallah Debtor

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of the Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code. Azzam R Abdallah and Mervat F Abdallah Printed Name(s) of Debtor(s) Case No. (if known) Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Azzam R Abdallah and

Case No. Chapter 7

Mervat F Abdallah

/ Debtor

Attorney for Debtor: Thomas M. Britt

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that	The undersigned.	pursuant to	Rule 2016(b)	. Bankruptcv R	Rules, states tha
--	------------------	-------------	--------------	----------------	-------------------

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in 1,300.00 400.00 900.00
- of the filing fee in this case has been paid.
- The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the
 - c) Representation of the debtor(s) at the meeting of creditors.
- The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

Wife's employee benefits program pays \$900.00 after 341 Meeting is held.

The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated:

Respectfully submitted

Attorney for Petitioner: Phomas M. Britt

Law Offices of Thomas M. Britt, P.C.

7601 W. 191st Street

Suite 1W

Tinley Park IL 60487

(815) 464-5533



Case 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Document Page 12 of 43 LAW OFFICES OF THOMAS M. BRITT, P.C.

Thomas M. Britt - Attorney Amanda L. Wilson - Attorney

Desc Main

7601 W. 191st St., Suite 1W | Tinley Park, IL 60487 815.464.5533 | 815.464.7788 Fax www.BrittLawCenter.com

www.BrittLawCenter.com
LEGAL PLAN
RETAINER AGREEMENT
This Agreement confirms that THOMAS M. BRITT, P.C., will represent you in your matter. Your legal fees will be partially or completely paid by the Legal Plan in which you are to Participate. Your Summary Plan Description carefully defines the coverage provided by the Plan.
If your matter requires legal work not covered by your Plan, you may be charged additional legal fees which you must pay personally and which will be indicated on a separate fee statement. A fee statement must also be signed to allow us to represent you on the non-covered portion of your case.
Court costs and filing costs are not covered by the Plan and must be paid by you. Based on the facts known at the time of your initial consultation, we estimate that you will be responsible for paying \$_400.00 as costs in this matter. Any excess costs will be additional attorney fees. Costs are the property of THOMAS M. BRITT, P.C.
Please be assured that your legal matter will be handled with complete confidentiality. THOMAS M. BRITT, P.C., will be required to provide statistical information to the Legal Plan Administrator in order to satisfy federal reporting requirements, but this information will not infringe in any way on the confidentiality of your case.
Your signature allows us to represent you. When the amount indicated above is paid, we will proceed with the matter. We are pleased to have the opportunity to serve you. If you have any questions, please fee free to ask them.
10/34/14 Thomas M British Add Attorney Client

FORM B6A (Official Case) 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main Document Page 13 of 43

In re Azzam R A	Abdallah and	l Mervat	7 Abd	dallah	Case No.
	De	btor(s)			(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: 9125 Mansfield Dr. Tinley Park, IL 60487	Joint Tenancy	J	\$170,000.00	\$215,000.00

(Report also on Summary of Schedules.)

No continuation sheets attached

170,000.00

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In re Azzam R Abdallah and	Mervat F Abdallah	Case No.
De	ebtor(s)	(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n	Description and Location of Property	Husband Wife Joint Community	W tJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand,	X		Johnson	Γ	
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	21	Checking Account with Chase Location: In debtor's possession		J	\$700.00
Security deposits with public utilities, telephone companies, landlords, and others.	X				
Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Goods Location: In debtor's possession		J	\$1,500.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6. Wearing apparel.	1 1	Miscellaneous Wearing Apparel Location: In debtor's possession		J	\$500.00
7. Furs and jewelry.		Wedding Ring Location: In debtor's possession		J	\$500.00
Firearms and sports, photographic, and other hobby equipment.	X				
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life Insurance through Employment Location: In debtor's possession		J	No Surrender Value
10. Annuities, Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars.	x				

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inre Azzam R Abdallah and Mervat F Abdallah

Case	No.
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Debtor(s)

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

		(Continuation Sheet)			
Type of Property	N o n e	Description and Location of Property	Husband Wife- Joint Community	W :J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
(File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).) 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Wife's 401(k) with Employer Location: In debtor's possession		J	\$20,000.00
Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles and accessories.		2008 Suzuki SX4 Location: In debtor's possession		Н	\$7,500.00
		2012 Chevy Traverse Location: In debtor's possession		W	\$19,000.00

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In re Azzam R Abdallah and Mervat F Abdallah

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Debtor(s)

Case No. (if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband- Wife- Joint- Community-	-W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
	-			-	
26. Boats, motors, and accessories.	x				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	x				
29. Machinery, fixtures, equipment and supplies used in business.	X				
30. Inventory.	X				
31. Animals.	X				
32. Crops - growing or harvested. Give particulars.	x		A CONTRACTOR OF THE CONTRACTOR		
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
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			TOTAL CONTRACTOR CONTR		

B6C (Official Form 6) 46 (43) 14-43070 Entered 12/01/14 15:25:27 Desc Main Doc 1 Filed 12/01/14 Page 17 of 43 Document

In re	Azzam	R	Abdallah	and	Mervat	F	Abdallah
11111							

Debtor(s)

Case No.

îf	known)
,,,	WILL SALES

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$155,675.*

(Check one box) ☐ 11 U.S.C. § 522(b) (2)

☑ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Residence	735 ILCS 5/12-901	\$ 30,000.00	\$ 170,000.00
Checking Account with Chase	735 ILCS 5/12-1001(b)	\$ 700.00	\$ 700.00
Miscellaneous Household Goods	735 ILCS 5/12-1001(b)	\$ 1,500.00	\$ 1,500.00
Miscellaneous Wearing Apparel	735 ILCS 5/12-1001(a)	\$ 500.00	\$ 500.00
Wedding Ring	735 ILCS 5/12-1001(b)	\$ 500.00	\$ 500.00
Life Insurance through Employment	735 ILCS 5/12-1001(f)	100%	No Surrender Value
Wife's 401(k) with Employer	735 ILCS 5/12-1006	\$ 20,000.00	\$ 20,000.00
2008 Suzuki SX4	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 7,500.00
2012 Chevy Traverse	735 ILCS 5/12-1001(c)	\$ 2,400.00	\$ 19,000.00
Page No. <u>1</u> of <u>1</u>			

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re Azzam R Abdallah and Mervat F Abdallah	Case No.
Debtor(s)	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and	vas Incurred, Nature Description and Market perty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 611917421978 Creditor # : 1 Ally PO Box 380901 Bloomington MN 55438		W Auto Loa 201& Chev	nn ry Traverse				\$ 19,400.00	\$ 400.00
Account No: 89455XXXX Creditor # : 2 Fifth Third Bank 5050 Kingsley Dr Cincinnati OH 45274		H Auto Loa 2008 Suzu	in iki SXH				\$ 8,400.00	\$ 900.00
1 continuation sheets attached			(1)	Subto (Total of th To Use only on las	is pa ota	age) \$ ge)		\$ 1,300.00

Certain Liabilities and Related Data) Case 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main Document Page 19 of 43

B6D (Official Form 6D) (12/07) - Cont.

ln	re	Azzam	R	Abdallah	and	Mervat	F'	Abdallal	

Debtor(s)

Case	No
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(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.) Account No: 9125MANS Creditor # : 3 Mansfield Court THA c/o Fullett, Rosenlund Anderso 430-440 Telser Rd Lake Zurich IL 60047	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity Past Due Association Fees		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral \$ 1,400.00	Unsecured Portion, If Any \$ 1,400.00
	-	Value: \$ 0.00						
Account No: 9125MANS Creditor # : 4 Mansfield Court Townhome c/o Advanced Property PO Box 661371 Chicago IL 60666	Times in the community of the control of the contro	Notice Only					\$ 0.00	\$ 0.00
		Value: \$ 0.00						
Account No: 0600646392 Creditor # : 5 Nationstar Mortgage, LLC 350 Highland Dr Lewisville TX 75067		Mortgage on Residence Value: \$ 170,000.00					\$ 215,000.00	\$ 4 5,000.00
Account No:		Value:						
Account No:		Value:						
Sheet no. 1 of 1 continuation sheets Holding Secured Claims	atta	ached to Schedule of Creditors	Sul (Total c	f th	is pa ota	age) \$	\$ 216,400.00 \$ 244,200.00	-

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) BGE (Official Form 6E) (04/13) 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main Document Page 20 of 43

In re Azzam R Abdallah and Mervat F Abdallah

Debtor(s)

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

prim	arily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
\boxtimes	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	ES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of

(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re Azzam R Abdallah and Mervat F Abdallah	, Case No.
Debtor(s)	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W' JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Boint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 559040571 Creditor # : 1 Advocate Christ Medical Center 4440 West 95th Street Oak Lawn IL 60453		H	Medical Bills			AND THE PROPERTY OF THE PROPER	\$ 2,465.00
Account No: 2117120009706369 Creditor # : 2 Carsons c/o Comenity Bank Attn BK Dept PO Box 182125 Columbus OH 43218-2125		H	Credit Card Purchases				\$ 60.00
Account No: 4266841171584854 Creditor # : 3 Chase PO Box 15298 Wilmington DE 19850-5298		H	Credit Card Purchases				\$ 11,375.00
2 continuation sheets attached		<u> </u>	(Use only on last page of the completed Schedule F. Report also	on Sur	Tota	1 \$	\$ 13,900.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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B6F (Official Form 6F) (12/07) - Cont.

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Case	No	
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Denion(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 405037110504XXXX Creditor # : 4 Chase Bank USA PO Box 15298 Wilmington DE 19850	Co-Debtor	W1 JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife oint Community Credit Card Purchases	Contingent	Unliquidated	Disputed	Amount of Claim \$ 1,540.00
Account No: 4266841348064476 Creditor # : 5 Chase Freedom PO Box 15298 Wilmington DE 19850-5298		W	Credit Card Purchases				\$ 3,560.00
Account No: 20544-44576 Creditor # : 6 Katerji Pediatric Neurology PO Box 3727 Oak Brook IL 60522-3727		H	Medical Bills				\$ 60.00
Account No: 733703 Creditor # : 7 Pediatrix Medical Group PO Box 120153 Grand Rapids MI 49528-0103		H	Medical Bills				\$ 244.00
Account No: 5121072074872880 Creditor # : 8 Sears Credit Card PO Box 6286 Sioux Falls SD 57117-6286		H	Credit Card Purchases				\$ 2,175.00
Sheet No. 1 of 2 continuation sheets attact Creditors Holding Unsecured Nonpriority Claims	hed to	o Sc	hedule of (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liability	on Su	Tota mma	1 \$ y of	\$ 7,579.00

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B6F (Official Form 6F) (12/07) - Cont.

in re <i>Azzai</i>	n R	Abdallah	and	Mervat	F	Abdallah
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Debtor(s)

Case	No.	
		(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 64658779 Creditor # : 9 T-Mobile c/o Convergent Outsourcing 800 SW 39th St Renton WA 98057		W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community Cell Phone Bill	Contingent	Unliquidated	Disputed	Amount of Claim \$ 2,931.00
Account No: 6045861004096631 Creditor # : 10 Toys R Us c/o Synchrony Bank Attn BK Dep PO Box 965060 Orlando FL 32896		H	Credit Card Purchases			and and the particular states of the states	\$ 268.00
Account No: 5856375115884926 Creditor # : 11 Victorias Secret c/o Comenity Bank Attn BK Dept PO Box 182125 Columbus OH 43218-2125		W	Credit Card Purchases				\$ 75.00
Account No:							
						Consequence of the Consequence o	
Sheet No. 2 of 2 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o So	chedule of (Use only on last page of the completed Schedule F. Report also Schedules and, if applicable, on the Statistical Summary of Certain Liability	on Sur	Tota mma	al \$ ry of	\$ 3,274.00 \$ 24,753.00

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in re Azzam R Abdallah and Mervat F Abdallah

/ Debtor

Case No.

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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/ Debtor

Case No. _____(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor
	,

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D20011001100000	Note the second designation of the second de	Docui	ment Pa(ge 26	OT 4	.చ			
Fill in this is	nformation to identify	your case:							
Dahtard	Azzam R Abdallah								
Debtor 1	First Name	Middle Name	Last Name						
Debtor 2 (Spouse, if filing)	Mervat F Abdallah First Name	Middle Name	Last Name						
United States	Bankruptcy Court for the:	NORTHERN District of	of ILLINOIS						
Case number						Check if t	his is:		
(If known)						[mm]	nended filing		
						A sup	plement showing po		
مون من ما ا	Town D.C.					chapte	er 13 income as of t	he follov	ving date:
Official r	Form B 6I					MM / DI	D/YYYY ,		
Sched	lule I: You	ir Income							12/13
supplying co If you are sep separate shee	rrect information. If yo parated and your spou	essible. If two married peopurare married and not filings with you, or top of any additional page.	ng jointly, and yo do not include in	our sp format	ouse is tion ab	living with your spo	ou, include informa use. If more space is	tion abou s needed	ut your spouse I, attach a
Fill in you information	r employment on.		Debtor 1				Debtor 2 or nor	ı-filing sı	pouse
attach a se	e more than one job, eparate page with n about additional	Employment status	Employed Not employ	yed			Employed Not employe	d	
self-emplo	•	Occupation	Packing Man	ager			Respiratory The	erapist	
	n may Include student aker, if it applies.	•							
		Employer's name	G & K Service	es Inc			Advocate Chris	t Hospita	al
		Employer's address	5995 Opus P	arkwa	v		4440 \\ 0546 C	.1	
		Employer's address	Number Street		у		4440 W. 95th S Number Street	·L.	
			Suite 500						
			Minnetonka	M		55343	Oak Lawn	IL	60453
			City	Stat	e ZIP	Code	City	State	ZIP Code
		How long employed then	re? 2 months	_			8 Years		
Part 2:	Give Details About	Monthly Income							
		the date you file this form	n. If you have noth	ning to	report t	or any line, w	rite \$0 in the space. Ir	nclude yo	ur non-filing
If you or yo		ave more than one employe ttach a separate sheet to th		ormatio	on for a	ll employers f	or that person on the	lines	
		·			Fo	r Debtor 1	For Debtor 2 or non-filing spous	e .	
List mont deduction	thly gross wages, salas). If not paid monthly,	ary, and commissions (be calculate what the monthly	fore all payroll wage would be.	2.	\$	3031.00	\$3341.00		
3. Estimate	and list monthly over	time pay.		3.	+\$	0.00	+ \$0.00	_	
4. Calculate	gross income. Add lii	ne 2 + line 3.		4.	\$	3031.00	\$3341.00	_	

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Azzam R Abdallah

Document

Debtor 1

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Desc Main

Case number (if known) First Name Middle Name Last Name For Debtor 1 For Debtor 2 or non-filing spouse 3031.00 3341.00 Copy line 4 here..... 5. List all payroll deductions: 772.17 799.38 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. 5g. Union dues 0.00 0.00 5h. Other deductions. Specify: __ 772.17 799.38 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. 2258.83 2541.62 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 0.00 0.00 monthly net income. 8a 0.00 0.00 8b. Interest and dividends 8b. 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance 0.00 0.00 that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 8h. Other monthly income. Specify: 0.00 8h. 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 0.00 0.00 10. Calculate monthly income. Add line 7 + line 9. 2,258.83 4800.45 2,541.62 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 11. + \$ Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 4800.45 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main Document Page 28 of 43

Fill in this information to identify ye	our case:			
Debtor 1 Azzam R Abdallah		Check if this is:		
First Name Mervat F Abdallah	Middle Name Last Name	-	eu	
(Spouse, if filing) First Name	Middle Name Last Name	An amended A supplemen	J	petition chapter 13
United States Bankruptcy Court for the: NC	DRTHERN District of ILLINOIS		of the following	•
Case number (If known)		MM / DD / YYY	Ϋ́	
			ling for Debtor 2 separate housel	2 because Debtor 2
Official Form B 6J		maintains a s	separate nouser	lolu
Schedule J: You				12/13
Be as complete and accurate as pos information. If more space is needed (if known). Answer every question.				
Part 1: Describe Your House	ehold			
1. Is this a joint case?				
No. Go to line 2.				
Yes. Does Debtor 2 live in a se	parate household?			
✓ No Yes. Debtor 2 must file a Yes. Debtor 3 must file a Yes. Debtor 4 must file a Yes. Debto	a separate Schedule I			
2. Do you have dependents?				
Do not list Debtor 1 and	✓ No ✓ Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2.	each dependent	32000000000000000000000000000000000000	-	INo
Do not state the dependents' names.		<u> </u>	5	✓ Yes
		D	3	☐ No
				✓ Yes
		<u> </u>	10 mos	No ✓ Yes
				No
		The state of the s		Yes
				No
yourself and your dependents?	✓ No Yes			Yes
Part 2: Estimate Your Ongoing		TI KING COMMON BRADAS PROGRAMAN BARANAN BARANAN BARANAN BARANAN BARANAN BARANAN BARANAN BARANAN BARANAN BARANA	ectoric parametric de la composition de	na di santa da da
Estimate your expenses as of your b expenses as of a date after the banks applicable date.				
Include expenses paid for with non-c	ash government assistance if you	know the value		
of such assistance and have include	d it on Schedule I: Your Income (O	fficial Form B 6I.)	Your expe	nses
 The rental or home ownership expany rent for the ground or lot. 	enses for your residence. Include	first mortgage payments and 4.	\$	1970.00
If not included in line 4:				0.00
4a. Real estate taxes		4a	. \$	0.00
4b. Property, homeowner's, or ren		4b	. \$	0.00
4c. Home maintenance, repair, an	, ,	4c		100.00
4d. Homeowner's association or c	ondominium dues	4d	. \$	0.00

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Debtor 1 Azzam R Abdallah

First Name Middle Name

Last Name

_____ Case number (if known)_

			Your exp	penses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
. 6	Utilities:			
0.	6a. Electricity, heat, natural gas	6a.	\$	180.00
	6b. Water, sewer, garbage collection	6b.	\$	60.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	320.00
	6d. Other. Specify:	6d.	\$	0.00
7.		7.	\$	600.00
8.		8.	\$	660.00
9.	Clothing, laundry, and dry cleaning	9.	\$	30.00
10.	Personal care products and services	10.	\$	80.00
11.	Medical and dental expenses	11.	\$	50.00
12.	Transportation. Include gas, maintenance, bus or train fare.		•	450.00
- 200	Do not include car payments.	12.	\$	100.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
14.	Charitable contributions and religious donations	14.	\$	50.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	200.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	625.00
	17b. Car payments for Vehicle 2	17b.	\$	230.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	ome.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Entered 12/01/14 15:25:27 Case 14-43070 Doc 1 Filed 12/01/14 Document Page 30 of 43 Azzam R Abdallah Debtor 1 Case number (if known) Middle Name First Name Last Name 0.00 Other. Specify: 21. Your monthly expenses. Add lines 4 through 21. 5605.00 The result is your monthly expenses. 22. 23. Calculate your monthly net income. 4800.45 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. 23b. Copy your monthly expenses from line 22 above. 5605.00 23b. 23c. Subtract your monthly expenses from your monthly income. -804.55 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? V No. Yes. Explain here:

Schedule J: Your Expenses

page 3

Official Form B 6J

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Azzam R Abdallah and Mervat F Abdallah	Case No. Chapter	7
/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 170,000.00		
B-Personal Property	Yes	3	\$ 49,700.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 244,200.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 24,753.00	
G-Executory Contracts and Unexpired Leases	Yes	1	A Control		
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,800.45
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,605.00
тот	AL	15	\$ 219,700.00	\$ 268,953.00	

/ Debtor

Document

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION**

In re Azzam	R	Abdallah	and	Mervat	F	F Abdallah	Case No).	
							Chapter	7	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ O.OO
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ O. OO
Student Loan Obligations (from Schedule F)	\$ O.OO
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ O. OO
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 4,800.45
Average Expenses (from Schedule J, Line 22)	\$ 5,605.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 6,372.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 47,700.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$ 24,753.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 72,453.00

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in re Azzam R Abdallah and Mervat F Abdallah

Debtor

Case No.

D	E	C	LA	R	A		0	M	C	0	N	IC		R	N	IN	G	D	EB	T	0	R	S	S	C	H		D		THE REAL PROPERTY.	February (C
1000	NAV.55	A	CONTRACT OF	# B .	44 4	k # 1	7 Van	8 45	4	400	B 4		2009000	2 2	# W	8 2 Y		Base	Roman Street	7 B	Van. 2	8 9		~	1	2 2	Deserges 1	See 1	Section 1	Sharre	Constant V	Aug.

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

	under penalty of perjury that I have read the foregoing summary and schedules, consisting of
Date:	Signature ASA
Date:	Azzam R Abdallah Signature Mervat F Abdallah
	[If joint case, both spouses must sign.]
Penalty	r making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.
CERTIF	ATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11.U.S.C. § 110)
	n a bankruptcy preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor nis document.
Preparer:	Social security No. :
Names and S	cial Security numbers of all other individuals who prepared or assisted in preparing this document:
f more than	e person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.
<u> </u>	Date:
	etition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or r both. 11 U.S.C. §110; 18 U.S.C. §156.

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Azzam R Abdallah

and

Mervat F Abdallah

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not diclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: \$30,310.00 Gross income from Wife's employment.

Last Year: \$33,000.00 Gross income from Wife's employment.

Year before: \$33,000.00 Gross income from Wife's employment.

Year to date: \$33,400.00 Gross income from Husband's employment.

Last Year: \$40,000.00 Gross income from Husband's employment.

Year before: \$40,000.00 Gross income from Husband's employment.

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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3. Pavments to cred	di	tors	í
---------------------	----	------	---

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filling under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Normal minimal monthly payments when able.

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filingunder chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	6. Assignments and receiverships a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Mandebtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spou whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	7. Gifts

None \boxtimes

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filling under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \boxtimes

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT,

AMOUNT OF MONEY OR NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Thomas M. Britt

Address:

7601 W. 191st Street

Suite 1W

Tinley Park, IL 60487

Date of Payment: Oct., 2014

Payor: Azzam R Abdallah

\$1,100.00

Payee: Access Counseling

Inc.

Address:

633 W. 5th St., Ste 26001 Los Angeles, CA 90071

Date of Payment: Oct., 2014

\$20.00 Payor: Azzam R Abdallah

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulation, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

including, but not limited to disposal sites.

	a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:
None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
None	18. Nature, location and name of business a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case. If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.
None	b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
I declar	re under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that e true and correct. Date Signature of Debtor Signature of Joint Debtor (if any)

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similar termunder an Environmental Law:

"Hazardous Material" means anything defined as hazardous waste, hazardous material, pollutant, or contaminant or

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re	Azzam	R	Abdallah	and	Mervat	F		Case No. Chapter	7
			·				/ Debtor		

CHAPTER 7 STATEMENT OF INTENTION - JOINT DEBTS

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Attach additional pages if necessary.)	
Property No. 1	
Creditor's Name :	Describe Property Securing Debt :
Nationstar Mortgage, LLC	Residence
Property will be (check one) :	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one):	
☐ Claimed as exempt ☐ Not claimed as exempt	
Property No. 2	
Creditor's Name :	Describe Property Securing Debt :
Ally	2012 Chevy Traverse
Property will be (check one) :	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one):	
☐ Claimed as exempt ☐ Not claimed as exempt	

B 8 (Official Form 8) (Case 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main Document Page 40 of 43 Property No. 3 Creditor's Name: Describe Property Securing Debt: Fifth Third Bank 2008 Suzuki SX4 Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one): Not claimed as exempt ☐ Claimed as exempt Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. Lease will be assumed Lessor's Name: **Describe Leased Property:** pursuant to 11 U.S.C. § None 365(p)(2): ☐ Yes ☐ No Signature of Debtor(s) I declare under penalty of perjury that the above indicates my infention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Debtor:

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Joint Debtor:

Date:

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9125 Mansfield Dr Tinley Park IL 60487 Advocate Christ Medical Center

Advocate Christ Medical Center 4440 West 95th Street Oak Lawn IL 60453

Ally PO Box 380901 Bloomington MN 55438

Mervat F Abdallah

Carsons c/o Comenity Bank Attn BK Dept PO Box 182125 Columbus OH 43218-2125

Chase
PO Box 15298
Wilmington DE 19850-5298
Chase Bank USA
PO Box 15298
Wilmington DE 19850

Chase Freedom
PO Box 15298
Wilmington DE 19850-5298

Fifth Third Bank 5050 Kingsley Dr Cincinnati OH 45274

Katerji Pediatric Neurology PO Box 3727 Oak Brook IL 60522-3727

Mansfield Court THA c/o Fullett Rosenlund Anderso 430-440 Telser Rd Lake Zurich IL 60047

Mansfield Court Townhome c/o Advanced Property PO Box 661371 Chicago IL 60666

Nationstar Mortgage LLC 350 Highland Dr Lewisville TX 75067

Pediatrix Medical Group PO Box 120153 Grand Rapids MI 49528-0103

Sears Credit Card PO Box 6286 Sioux Falls SD 57117-6286

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c/o Convergent Outsourcing 800 SW 39th St Renton WA 98057

Toys R Us
c/o Synchrony Bank Attn BK Dep
PO Box 965060
Orlando FL 32896

Victorias Secret c/o Comenity Bank Attn BK Dept PO Box 182125 Columbus OH 43218-2125 Case 14-43070 Doc 1 Filed 12/01/14 Entered 12/01/14 15:25:27 Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Azzam R Abdallah and	Case No. Chapter 7
Mervat F Abdallah	'
Attorney for Debtor: Thomas M. Britt	•

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the

pest	or our knowleage.	./ /
Date:	11/22/14	ABOT
	Debtor Menu Abdallak	
		Joint Debtor